



CASE
STUDY

**US Mortgage & Banking
Company Automates
Loan Origination process
decreasing Operational
Cost**



CUSTOMER PROFILE

The company was a Top 10 Mortgage and Banking Company in the United State headquartered in Florida. Their growth each year starting in 2006 was phenomenal, and it grew from \$5 Billion USD in lending, to a portfolio of \$45 Billion in 4 years.

BUSINESS CHALLENGE

With both the loans department and the loan servicing department handling thousands of customers, the company needed a consistent, accurate, modern and usable interface to all the loan information and documents.

The company wanted the core processes of Loan origination to be improved. Loan origination involves a combination of structured automation and unstructured human interaction and collaboration. It also creates volumes of paperwork that must be reviewed, approved and maintained.

Process consolidation, regulatory compliance, loan products, product delivery were some steps which needed to be automated to increase service quality.

The company also wanted an assessment of whether their current processes have any gaps and/or risks that can/should be mitigated.



CASE STUDY

US Mortgage & Banking Company
Automates Loan Origination process
decreasing Operational Cost

SOLUTION

The company's loan origination modules supports all from borrower investigation to loan disbursement and servicing. The Loan origination system relied on legacy technology that required extensive workarounds.

NDS Global was selected to improve the efficiency of straight-through processing using SharePoint features for integrated business rules, alerts, escalations, and more.

The core processes of Loan origination were studied by NDS SharePoint architects and Functional consultants. An inventory of the company's current disparate systems were performed and the gaps were identified and documented.

Individual system modules were customized to fit the lender's requirements and methods. The data exchange to third-party vendors and the lender's own internal systems, such as the general ledger and data warehouse, were reengineered for better extensibility.

The Loan Origination functions included:

- Structuring
- Document collection and management
- Enforced document reviews and approvals
- Execution or suspension of the credit agreement
- Amendment processing

Business process quality monitoring functions included:

- Document review and approval times
- Loan application status notification
- Loan fulfilment time analysis

Analytical and exception reporting functions included:

- Loan application analysis and exception reporting for reviewers

The software development life-cycle practices streamlined the change requests and ensured timely and accurate implementation of new requirements for loan origination.

Transaction level and summary reports module to present a bird's eye view of the loan status were created after analysis by NDS Functional consultants.

Real-time monitoring/escalations were tracked for SLA management and various reports were available at real-time visibility to all stakeholders based on their roles.

Support provided by NDS Global included maintenance, minor enhancements, deployment production support and supporting the document management system.

CASE STUDY

US Mortgage & Banking Company
Automates Loan Origination process
decreasing Operational Cost

BENEFITS

The support provided by NDS Global increased the business efficiency enabling:

- Faster loan disbursements leading to greater churn in business
- Decreased operational costs improving the bottom-line
- Streamlined operations enable faster responses to customer queries and requests
- Deeper insights into each transaction through real time business activity monitoring
- Adherence to SLAs across functions, processes and transactions
- Streamlined transactions such as lead management loan approvals, disbursement, servicing and closure.

TECHNOLOGY



SharePoint

ABOUT NDS GLOBAL

NDS Global, a trusted Microsoft Gold Partner, offers its customers consulting, implementation, development and support services on Enterprise, Cloud & Mobility for digital solutions.

NDS Global helps customers realize results in a digital world through business technology solutions, cloud and managed services that combine insight, innovation and expertise focused on Microsoft technologies.

Our solutions span across Microsoft Project Online, Microsoft CRM Online, Microsoft SharePoint Online, Office 365, Dynamics 365, Microsoft Dynamics AX, PowerBI & Azure.

Headquartered in the US since 1999, we are preferred partners to customers in USA and India. Our customers span across Consumer Goods, BFSI, Infrastructure, Manufacturing, IT/ITES, and Retail.

A strong team of 180+ Microsoft consultants have provided many a success stories to Enterprise & Small/Medium customers globally.



SCHEDULE A DEMO / WORKSHOP

solutions@ndsglobal.com

USA

+1-352-840-9593

INDIA

+91-22-41293100

USA

512 East Silver Springs Blvd.,
Ocala, Florida 34470
usa@ndsglobal.com

INDIA

MBC IT Park, 8th Floor,
Kasarvadavli, Thane,
Maharashtra 400615
india@ndsglobal.com



CLOUD



MOBILITY



OFFICE 365



AZURE

Microsoft Partner

Gold Collaboration and Content

Gold Application Development

Gold Enterprise Resource Planning

Gold Data Platform

Gold Project and Portfolio Management

Silver Cloud Platform

Silver Cloud Productivity

